

B18J (Form 18J) (08/07)

## United States Bankruptcy Court

Western District of Virginia

Case No. 08-50590

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kristopher Bjorkman  
185 Bald Rock Rd  
Verona, VA 24482

Marie Ann Bjorkman  
185 Bald Rock Rd  
Verona, VA 24482

Social Security / Individual Taxpayer ID No.:

xxx-xx-0461

xxx-xx-2883

Employer Tax ID / Other nos.:

### DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/30/08

Ross W Krumm  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0423-5  
Case: 08-50590

User: smithd  
Form ID: bl8j

Page 1 of 1  
Total Served: 25

Date Rcvd: Sep 30, 2008

The following entities were served by first class mail on Oct 02, 2008.  
db +Kristopher Bjorkman, 185 Bald Rock Rd, Verona, VA 24482-2814  
jdb +Marie Ann Bjorkman, 185 Bald Rock Rd, Verona, VA 24482-2814  
2599841 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500  
2599845 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)  
2599842 Dell Financial Services, 12234 N 1-35 SB, Austin, TX 78753  
2599846 Equity One, 623 Greenville Ave, Staunton, VA 24401-4805  
2618257 +GMAC, PO Box 130424, Roseville, MN 55113-0004  
2599847 GMAC, PO Box 78252, Phoenix, AZ 85062-8252  
2599848 GMAC, PO Box 78369, Phoenix, AZ 85062-8369  
2599851 HSBC Mortgage Services, P O Box 37282, Baltimore, MD 21297-3282  
2599849 +Home Pride Services Inc, PO Box 2, Weyers Cave, VA 24486-0002  
2599852 Northfield Savings Bank, PO Box 347, Northfield, VT 05663-0347  
2599853 Travelocity Master Card, PO Box 13337, Philadelphia, PA 19101-3337  
2599854 Valley Pools & Spas, 1520 North Delphine Ave, Waynesboro, VA 22980-1910  
2599855 Verizon, PO Box 660720, Dallas, TX 75266-0720  
2599856 WAMU Visa, PO Box 660487, Dallas, TX 75266-0487

The following entities were served by electronic transmission on Oct 01, 2008.  
2599836 EDI: AMEREXPR.COM Sep 30 2008 22:23:00 American Express, PO Box 650448,  
Dallas, TX 75265-0448  
2599837 E-mail/PDF: bankruptcy@bbandt.com Oct 01 2008 17:28:00 BB&T, PO Box 1489,  
Lumberton, NC 28359-1489  
2599838 EDI: HFC.COM Sep 30 2008 22:23:00 Beneficial, PO Box 5240, Carol Stream, IL 60197-5240  
2599839 EDI: CAPITALONE.COM Sep 30 2008 22:23:00 Capital One Bank, PO Box 70884,  
Charlotte, NC 28272-0884  
2599840 EDI: CHASE.COM Sep 30 2008 22:23:00 Chase Visa, PO Box 15153, Wilmington, DE 19886-5153  
2599844 EDI: DISCOVER.COM Sep 30 2008 22:23:00 Discover, PO Box 15251, Wilmington, DE 19886-5251  
2599843 EDI: HFC.COM Sep 30 2008 22:23:00 Direct Merchants Bank, Payment Center, PO Box 17313,  
Baltimore, MD 21297-1313  
2599850 EDI: HFC.COM Sep 30 2008 22:23:00 HSBC Card Services, PO Box 17051,  
Baltimore, MD 21297-1051  
2625794 EDI: RECOVERYCORP.COM Sep 30 2008 22:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Household Financial Services, Inc.  
cr\* Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTALS: 1, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2008

Signature:

